

Weekly Commentary -Top U.S. Credit Card Issuer Product & Pricing Flash

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Zivanta.com is a credit card research and rewards analytics portal. Using proprietary web harvesting algorithm, Zivanta consolidates information across multiple credit card issuers daily, normalizes and validates data and provides comparative intelligence on product and pricing to financial services industry. Zivanta produces a suite of credit card competitive intelligence products, including, i) Daily Product, Pricing and Fees Review of Top US Credit Card Issuers, ii) Weekly Top US Credit Card Issuer Product and Pricing Flash, iii) Weekly Credit Card Compendium, and iv) Weekly Credit Card Rewards Update.

Data Collection & Research Methodology

Credit card has become an indispensable part of an average American's life because of its wide acceptance for payment of goods and services at the most point of sales. Most credit cards offer a variety of benefits like grace period, introductory purchase APR, balance transfer etc. To track these changing variables and provide comparative analytics to corporate users, Zivanta.com uses proprietary technologies and algorithms to data mine top credit card issuers data, normalizes the data and provide a structured framework for analyzing credit card competitive analytics.

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About Zivanta.com

Zivanta.com is a credit card research and rewards analytics portal. Using proprietary web harvesting algorithm, Zivanta consolidates information across multiple credit card issuers daily, normalizes and validates data and provides comparative intelligence on product and pricing to financial services industry. The product, pricing and promotion information is available to corporate users on a free 60 day trial followed by monthly/annual subscription. In addition to serving corporate customer, Zivanta has also developed a companion web comparison engine for retail consumers to research credit cards available from multiple credit card issuers.

Zivanta.com is based out of Charlotte, NC with offshore development office located at Kolkata, India.

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Contents

Ally 01

American Express * 02

Bank Of America* 03

Barclaycard* 04

BMO Harris* 05

Capital One* 06

Chase 07

Citibank 08

Comerica* 09

Discover* 10

HSBC* 11

Keybank* 12

Penfed Credit Union * 13

PNC* 14

Regions* 15

SunTrust* 16

TD Bank* 17

Union Bank* 18

US Bank 19

USAA* 20

Wells Fargo 21

* No change in products and pricing of credit cards for the week of September 05 through September 09, 2017

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Ally

(1 credit cards reviewed)

Ally:

Rates and Pricing Revised:

1. Ally Cashback Credit Card

- Regular Purchase and Balance Transfer minimum APR increased from 13.74% to 13.99% while maximum APR increased from 23.74% to 23.99%.

Rewards Program Revised:

- **No change in Rewards Program.**

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American Express

(19 credit cards reviewed)

American Express:

Rates and Pricing Revised:

- **No change in the Credit Cards Rates and Pricing.**

Rewards Program Revised:

- **No change in Rewards Program.**

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Bank of America:

Rates and Pricing Revised:

- **No change in the Credit Cards Rates and Pricing.**

Rewards Program Revised:

- **No change in Rewards Program.**



Barclaycard

(3 credit cards reviewed)

Barclaycard:

Rates and Pricing Revised

- **No change in the Credit Cards Rates and Pricing.**

Rewards Program Revised

- **No change in Rewards Program.**

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BMO Harris:

Rates and Pricing Revised:

- **No change in the Credit Cards Rates and Pricing.**

Rewards Program Revised:

- **No change in Rewards Program.**



Capital One

(8 credit cards reviewed)

Capital One:

Rates and Pricing Revised:

- **No change in the Credit Cards Rates and Pricing.**

Rewards Program Revised:

- **No change in Rewards Program.**

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Chase

(19 credit cards reviewed)**

**Zivanta has tracked one new credit card issued by Chase Bank for the first time

Chase:

Rates and Pricing Revised:

1. United Travelbank Card**

- Regular Purchase and Balance Transfer minimum APR is 16.99% while maximum APR is 23.99% with no waiver in promotion periods.
- No Annual Fee and Foreign transaction fee.
- Late payment penalty fee is \$37 and billing cycle is of 21 days.
- Balance Transfer Transaction fee is \$5 or 5%.

Rewards Program Revised:

1. United Travelbank Card**

- Earn 2% in TravelBank cash after spending \$1 spent on tickets purchased from United.
- Earn 1.5% in TravelBank cash after spending \$1 spent on all other purchases.
- Receive 25% back on onboard food and beverage purchases on United-operated flights with United TravelBank Credit Card in the form of a credit card account statement credit.
- Receive \$150 in TravelBank cash which can be redeem toward a future United or United Express-operated flight, after making Purchases of \$1,000 or more during the first 3 months from account opening.

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Citibank

(15 credit cards reviewed)

Citibank:

Rates and Pricing Revised:

1. Citi ThankYou Preferred Card

- The Regular Purchase and Balance Transfer Promotion period is increased from 12 months to 15 months.

Rewards Program Revised:

1. Citi ThankYou Premier Card

- Citi ThankYou Premier Card has increased ThankYou bonus points from 30,000 to 50,000 after spending \$4,000 in purchases within the first 3 months of account opening.

2. Citi Prestige Card

- Citi Prestige Card has increased ThankYou bonus points from 40,000 to 75,000 after spending \$7,500 in purchases within the first 3 months of account opening.

3. Citi / Aadvantage Platinum Select World MasterCard

- Citi/Aadvantage Platinum Select World MasterCard has decreased American Airlines Aadvantage bonus miles from 60,000 to 30,000 after spending \$1,000 in purchases within the first 3 months of account opening.

4. Citi AAdvantage Executive World Elite MasterCard

- Citi AAdvantage Executive World Elite MasterCard has increased American Airlines Aadvantage bonus miles from 50,000 to 75,000 after spending \$7,500 in purchases within the first 3 months of account opening.

5. Citi ThankYou Preferred Card

- Citi ThankYou Preferred Card has taken off bonus points after spending in purchases within 3 months of account opening. No bonus rewards on this card either for new card members or existing card members.

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Comerica

(8 credit cards reviewed)

Comerica:

Rates and Pricing Revised:

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Rewards Program Revised:

- **No change in Rewards Program.**

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Discover

(7 credit cards reviewed)

Discover:

Rates and Pricing Revised

- **No change in the Credit Cards Rates and Pricing.**

Rewards Program Revised

- **No change in Rewards Program.**

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HSBC

(4 credit cards reviewed)

HSBC:

Rates and Pricing Revised:

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Rewards Program Revised:

- **No change in Rewards Program.**

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Key Bank

(2 credit cards reviewed)

Keybank:

Rates and Pricing Revised

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Rewards Program Revised

- **No change in Rewards Program.**

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Penfed Credit Union

(5 credit cards reviewed)

Penfed Credit Union:

Rates and Pricing Revised:

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Rewards Program Revised:

- **No change in Rewards Program.**

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PNC

(4 credit cards reviewed)

PNC:

Rates and Pricing Revised:

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Rewards Program Revised:

- **No change in Rewards Program.**

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Regions

(4 credit cards)

Regions:

Rates and Pricing Revised:

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Rewards Program Revised:

- **No change in Rewards Program.**

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Sun Trust

(4 credit cards reviewed)

Sun Trust:

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Rewards Program Revised:

- **No change in Rewards Program.**

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TD Bank

(4 credit cards reviewed)

TD Bank:

Rates and Pricing Revised:

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Rewards Program Revised:

- **No change in Rewards Program.**

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Union Bank

(3 credit cards reviewed)

Union Bank:

Rates and Pricing Revised:

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Rewards Program Revised:

- **No change in Rewards Program.**

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US Bank

(31 credit cards reviewed)

US Bank:

Rates and Pricing Revised:

- **No change in the Credit Cards Rates and Pricing.**

Rewards Program Revised:

1. 1. REI Co-op MasterCard

- REI Co –OP Mastercard from US bank has increased the US bank donation from \$10,000 to \$20,000 per year to nonprofit organizations and No cash back earning on Grocery purchases initially it was 2%.

2. US Bank Cashplus Visa Signature Credit Card

- US Bank Cashplus Visa Signature Credit Card has increased cash back on first combined net purchases of \$2,000 in each quarter on two categories chosen by the user from 5% to 5.5%.
- Increased earning from 2% to 2.5% cash back on choice of one everyday category (like gas, Restaurants or groceries).
- As well as earn 1.5% cash back on everything else initially it was 1%.

3. U.S. Bank Cash 365 American Express Card

- U.S. Bank Cash 365 American Express Card has increased cash back earning on net purchases from 1.5% to 2%.

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USAA

(8 credit cards reviewed)

USAA:

Rates and Pricing Revised:

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Rewards Program Revised:

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Wells Fargo

(8 credit cards reviewed)

Wells Fargo:

Rates and Pricing Revised:

- **No change in the Credit Cards Rates and Pricing.**

Rewards Program Revised:

1. Propel American Express Card

- Propel American Express Card has introduced new bonus rewards as; earn 20,000 bonus points for spending \$1,000 in net purchases in the first 3 months.

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HELLO MONEY, HELLO WEALTH

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